

AMERISERV FINANCIAL, INC

| | CPP Disbursement Date 12/19/2008 | RSSD (Holding Company) 1117316 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | | |
| Assets | \$943 | \$924 | -1.9% | | |
| Loans | \$723 | \$678 | -6.2% | | |
| Construction & development | \$49 | \$26 | -46.2% | | |
| Closed-end 1-4 family residential | \$189 | \$190 | 0.5% | | |
| Home equity | \$18 | \$18 | 1.2% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$15 | \$15 | -2.1% | | |
| Commercial & Industrial | \$95 | \$77 | -19.0% | | |
| Commercial real estate | \$314 | \$310 | -1.1% | | |
| | | | | | |
| Unused commitments | \$99 | \$85 | -14.5% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$114 | \$144 | 26.4% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$9 | \$12 | 27.3% | | |
| Cash & balances due | \$22 | \$15 | -30.3% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$12 | \$28 | 129.5% | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$12 | \$26 | 112.7% | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$848 | \$827 | -2.5% | | |
| Deposits | \$786 | \$801 | 1.9% | | |
| Total other borrowings | \$52 | \$14 | -72.3% | | |
| FHLB advances | \$52 | \$14 | -72.3% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$94 | \$97 | 3.1% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$1 | \$1 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 8.7% | 9.1% | -- | | |
| Tier 1 risk based capital ratio | 10.9% | 12.3% | -- | | |
| Total risk based capital ratio | 12.1% | 13.6% | -- | | |
| Return on equity ¹ | -5.2% | 6.4% | -- | | |
| Return on assets ¹ | -0.5% | 0.7% | -- | | |
| Net interest margin ¹ | 4.0% | 4.0% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 115.0% | 160.8% | -- | | |
| Loss provision to net charge-offs (qtr) | 113.0% | 0.0% | -- | | |
| Net charge-offs to average loans and leases ¹ | 1.8% | 0.6% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2009 | 2010 | 2009 | 2010 | |
| Construction & development | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Closed-end 1-4 family residential | 0.9% | 0.8% | 0.0% | 0.0% | -- |
| Home equity | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 2.6% | 2.9% | 0.8% | 0.4% | -- |
| Commercial & Industrial | 3.5% | 4.8% | 3.1% | 0.4% | -- |
| Commercial real estate | 3.7% | 2.2% | 0.0% | 0.2% | -- |
| Total loans | 2.4% | 1.8% | 0.5% | 0.2% | -- |